

SENATE, No. 4831

STATE OF NEW JERSEY
222nd LEGISLATURE

INTRODUCED OCTOBER 15, 2026

Sponsored by:
Senator NICHOLAS P. SCUTARI
District 22 (Somerset and Union)

SYNOPSIS

Establishes Youth Well-Being and Digital Accountability Act and Fund; creates independent authority to administer funds from social media settlements once threshold is met.

CURRENT VERSION OF TEXT

As introduced.



1 AN ACT establishing the Youth Well-Being and Digital
2 Accountability Act and Fund, and supplementing Title 26 of the
3 Revised Statutes.

4
5 **BE IT ENACTED** *by the Senate and General Assembly of the State*
6 *of New Jersey:*

7
8 1. This act shall be known and may be cited as the “Youth
9 Well-Being and Digital Accountability Act.”

10
11 2. The Legislature finds and declares:

12 a. Addressing youth mental health is an urgent public health
13 priority.

14 b. Growing evidence links certain digital technologies,
15 including social media platforms, online gaming platforms, and
16 algorithmically amplified content to adverse mental health
17 outcomes among children, youth, and young adults.

18 c. Over 40 states have pursued litigation against technology
19 companies seeking compensation for harms associated with social
20 media platforms.

21 d. Experience has shown that large-scale litigation settlements
22 proceeds, absent a dedicated governance structure and binding
23 transparency requirements, are vulnerable to being diverted from
24 their intended purpose. Following the 1998 tobacco Master
25 Settlement Agreement, many states directed the large majority of
26 settlement proceeds to general government purposes rather than
27 tobacco prevention and cessation. Likewise, opioid settlement
28 funds have also been diverted for purposes unrelated to opioid
29 remediation. This history underscores the need for a dedicated,
30 independent, and transparent structure to govern the use of
31 settlement proceeds under this act.

32 e. Positive youth development opportunities, including before-
33 and after-school, summer, outdoors, sports, arts, mentoring, life
34 skills, leadership, service, and other community-based programs are
35 associated with improved mental health, stronger social connection,
36 increased resilience, and other protective factors for children and
37 youth.

38 f. Access to positive youth development programs that offer
39 alternatives to digital media consumption is limited for many youth.
40 National surveys indicate that only approximately one in four
41 children participate in an afterschool program, while millions more
42 would participate if a program were available and affordable, and
43 that youth 13 to 18 years of age spend an average of more than
44 eight hours per day engaged with screen media outside of school.
45 Expanding access to in-person youth development opportunities,
46 structured programming, safe third spaces, and community-based
47 alternatives to digital media consumption is therefore a necessary

1 component of a comprehensive response to the harms addressed by
2 this act.

3 g. Any proceeds received through judgments, settlements, civil
4 penalties, or related recoveries should be invested transparently and
5 strategically to improve youth mental health and well-being and
6 prevent future harms.

7 h. Because these resources are intended to benefit the youth of
8 today and of the future, these resources should be administered
9 through an independent public authority with subject matter
10 expertise, transparency, and long-term stewardship.

11

12 3. As used in this act:

13 “Activation threshold” means the amount of cumulative
14 committed settlement proceeds specified in subsection a. of section
15 4 of this act at which the authority and board commence full
16 operation.

17 “Authority” means the entity established under section 5 of this
18 act.

19 “Board” means the governing board of the Authority.

20 “Cumulative committed settlement proceeds” means the total
21 amount of settlement proceeds the State has received, together with
22 the total amount the State is contractually entitled to receive under
23 executed settlement agreements, whether or not yet disbursed.

24 “Fund” means the Youth Well-Being and Digital Accountability
25 Fund.

26 “Interim administrator” means the current, existing State
27 department which administers the fund prior to the activation
28 threshold being met as provided in subsection a. of section 5 of this
29 act.

30 “Settlement agreement” means any judgement, consent decree,
31 settlement agreement, memorandum of understanding, or other
32 binding resolution referenced in section 4 of this act, together with
33 any exhibits, remediation schedules, permissible-use provisions, or
34 reporting requirements incorporated therein.

35 “Settlement proceeds” means all monies received by the State
36 through judgements, settlements, consent decrees, civil penalties, or
37 similar legal actions involving social media companies, digital
38 technology companies, online platforms, providers of artificial
39 intelligence products or services such as artificial intelligence
40 chatbots and companion applications, or related entities arising
41 from claims concerning harms to youth mental health or well-being.

42 “Trust” means the Youth Well-Being and Digital Accountability
43 Trust, into which the fund converts upon certification of the
44 activation threshold, as provided in subsection a. of section 5 of this
45 act.

- 1 4. a. There is established an independent public body to be
2 known as the Youth Well-Being and Digital Accountability
3 Authority.
- 4 b. The authority is established as an independent
5 instrumentality of the State, constituting a body corporate and
6 politic exercising essential public and governmental functions. The
7 authority shall not be subject to the administrative direction or
8 control of any executive department. This subsection shall be
9 construed and applied consistently with applicable State laws and
10 constitutional amendments concerning separation of powers,
11 delegation of authority between the branches of government, and
12 appropriation of State funds.
- 13 c. There is established in, but not of, the Department of the
14 Treasury a fund to be known as the Youth Well-Being and Digital
15 Accountability Fund which shall be kept distinct and separate from
16 all other funds. The State Treasurer shall serve as custodian of the
17 fund and shall invest fund monies in accordance with applicable
18 State laws regarding appropriation and investment of State funds.
19 Earnings on fund monies shall be added to and become part of the
20 fund. The authority shall direct the expenditures of the fund
21 consistent with the provisions of this act.
- 22 d. The fund shall consist of:
- 23 (1) settlement proceeds;
- 24 (2) legislative appropriations;
- 25 (3) applicable taxes;
- 26 (4) gifts, grants, and donations; and
- 27 (5) interest and investment earnings.
- 28 e. The authority shall be supported by the State's information
29 technology and grant management infrastructure. Money in the
30 fund shall not revert at the end of any fiscal year, shall be non-
31 lapsing, and is continuously appropriated to the authority for the
32 purposes of this act without need for further legislative
33 appropriation, and shall remain available until expended.
- 34 f. Money in the fund shall not be transferred, loaned, or
35 appropriated to the State's General Fund or to any other fund or
36 account unless authorized by this act. Any purported transfer in
37 violation of this subsection is void and of no effect.
- 38 g. For administrative purposes only, including payroll,
39 procurement, and information technology services, the authority
40 may be supported by the Department of the Treasury. Such
41 attachment shall not affect the authority's independent management
42 of fund expenditures, grantmaking, or the strategic investment plan.
- 43 h. Notwithstanding any other provision of this act,
44 expenditures of settlement proceeds shall be consistent with the
45 terms of the applicable settlement agreement. Where a conflict
46 exists between this act and the terms of a settlement agreement as to
47 the use of proceeds received under that agreement, the terms of the
48 settlement agreement shall control. The authority shall coordinate

1 with the Office of the Attorney General to satisfy the requirements
2 of any applicable settlement agreement, and shall not revert to the
3 State's General Fund.

4
5 5. a. Prior to the activation threshold being met under
6 subsection c. of this section, the fund shall be administered by the
7 interim administrator, subject in full to subsections f., h., and i. of
8 this section, and section 11 of this act.

9 b. The interim administrator shall establish an advisory
10 committee of not fewer than seven members, appointed as follows:
11 three by the Governor, two by the President of the Senate, and two
12 by the Speaker of the House, collectively reflecting the expertise
13 categories described in subsection b. of section 7 of this act. The
14 advisory committee shall review the use of the fund and make
15 recommendations to the interim administrator during the interim
16 period.

17 c. The authority and board established under sections 5 through
18 9 of this act shall commence full operation upon written
19 certification by the Governor that cumulative committed settlement
20 proceeds equal or exceed \$100 million.

21 d. Upon certification under subsection c. of this section, the
22 interim administrator shall, within 90 days, transfer administration
23 of the fund, all fund balances, and all records to the authority. The
24 advisory committee established under subsection b. of this section
25 shall dissolve upon completion of the transfer, and its members
26 shall be eligible for appointment to the board under section 7 of this
27 act.

28 e. Nothing in this section limits the applicability of subsections
29 f., h., or i. of this section, or of section 10 of this act to the fund
30 during the interim period described in subsection a. of this section.

31 f. Upon certification under subsection c. of this section, the
32 fund shall be reconstituted as the Youth Well-Being and Digital
33 Accountability Trust, held by the State Treasurer as trustee for the
34 benefit of the youth of the State, and administered by the authority
35 in accordance with the State's "Uniform Trust Code," P.L.2015,
36 c.276 (C.3B:31-1 et seq.), and this act. The authority shall
37 administer the trust with the care, skill, and diligence that a prudent
38 fiduciary acting in a like capacity would exercise under the
39 circumstances then prevailing. All amounts held in the fund
40 immediately before conversion, and all amounts received thereafter,
41 shall be subject to this subsection without distinction. From and
42 after conversion, all references to the fund elsewhere in this act
43 shall be construed as references to the trust.

44
45 6. a. The authority may award fund monies to entities listed in
46 subsection c. of this section through competitive grant programs,
47 targeted investments, cooperative agreements, contracts, or other
48 funding mechanisms.

1 b. The authority may solicit applications from eligible
2 applicants listed in subsection c. of this section or make strategic
3 investments in eligible applicants where it determines that doing so
4 will advance the purposes of this act.

5 c. Eligible applicants may include:

6 (1) local governments;

7 (2) tribal governments and organizations;

8 (3) nonprofit organizations;

9 (4) nonprofit health care providers, provided that a for-profit
10 health care provider may be eligible where no nonprofit provider
11 with comparable capacity is reasonably available to serve the
12 applicable service area;

13 (5) schools;

14 (6) community-based organizations; and

15 (7) other public or nonprofit entities serving children, youth,
16 young adults, and families.

17 d. Grant awards and other funding decisions shall be made
18 pursuant to publicly adopted criteria in accordance with the
19 “Administrative Procedure Act,” P.L.1968, c.410 (C.52:14B-1 et
20 seq).

21

22 7. a. The authority shall be governed by a board consisting of
23 15 voting members and one ex officio, nonvoting member as
24 provided in subsection b. of this section.

25 b. Members shall be appointed as follows:

26 (1) four appointed by the Governor consisting of one member
27 with expertise in behavioral health; one member with expertise in
28 public health; one member with expertise in pediatric medicine; and
29 one member with expertise in behavioral health financing or
30 research and evaluation;

31 (2) three appointed by the President of the Senate consisting of
32 one member with expertise in schools; one member with expertise
33 in community-based organizations serving youth; and one youth or
34 young adult with lived experience of behavioral health conditions or
35 receiving services therefrom;

36 (3) three appointed by the Speaker of the House consisting of
37 one member with expertise in youth development; one member who
38 is a parent or caregiver of a youth or young adult; and one youth or
39 young adult with lived experience of behavioral health conditions or
40 receiving services therefrom, who shall be under the age of 25 years
41 at the time of appointment;

42 (4) five ex officio members appointed by the secretary or
43 commissioner representing the Departments of Health; Human
44 Services; Education; Children and Families; and Labor and
45 Workforce Development; and

46 (5) one ex officio, nonvoting member appointed by the Attorney
47 General.

- 1 c. (1) At the time of appointment, each appointing official
2 under subsection b. of this section shall provide the board a brief
3 written statement identifying the qualifying expertise or lived
4 experience supporting each appointment.
- 5 (2) If a category of expertise or lived experience required under
6 subsection b. of this section is or becomes unfilled, the board shall
7 notify the relevant appointing official in writing, and that
8 appointing official shall address the vacancy at its next opportunity
9 to fill a seat under this section.
- 10 d. The Governor shall designate the chair of the board.
- 11 e. Members shall serve staggered three-year terms and may be
12 reappointed once.
- 13 f. Members shall comply with applicable State ethics and
14 conflict of interest laws.
- 15 g. Ex officio members under subsection b. of this section shall
16 be the head of the respective department, or a designee holding
17 senior decision-making authority equivalent to a deputy secretary,
18 deputy commissioner, or division director. No ex officio member
19 may delegate participation in board business to staff who lack such
20 authority.
- 21 h. A member who has, or whose immediate family member, as
22 defined by the State, has a financial or governance interest in an
23 entity applying for or receiving funds from this act shall disclose
24 the interest to the board and recuse from any discussion,
25 deliberation, or vote relating to that entity's application or award.
26
- 27 8. a. The authority shall have all powers necessary to carry out
28 the purposes of this act, including the power to:
- 29 (1) administer and manage the Youth Well-Being and Digital
30 Accountability Fund established pursuant to this act;
- 31 (2) conduct or commission Statewide needs assessments, fiscal
32 mapping, environmental scans, and other analyses necessary to
33 identify gaps in programs and services that reduce the harms of
34 social media, including (a) positive youth development programs
35 that foster social connection, build trusted adult and peer
36 relationships, reduce screen time, and promote mental health; (b)
37 safe digital engagement tools and programs that prepare youth and
38 adult caregivers to navigate online experiences safely; and (c)
39 mental health screenings to assess needs for early intervention,
40 targeted interventions to strengthen mental health and social
41 connection, and crisis response to address acute needs;
- 42 (3) develop, adopt, and periodically update the strategic
43 investment plan required pursuant to section 9 of this act, using the
44 plan as the primary framework to guide all expenditures from the
45 fund;
- 46 (4) establish Statewide funding priorities and investment
47 strategies that are evidence-informed, data-driven, and responsive to
48 changing Statewide needs;

- 1 (5) establish grantmaking policies, application procedures,
2 funding criteria, and award processes consistent with the strategic
3 investment plan pursuant to section 9 of this act;
 - 4 (6) solicit, review, approve, and monitor grants and contracts
5 funded pursuant to this act;
 - 6 (7) establish priorities that promote a balanced continuum of
7 investments delivered in community and clinical settings across the
8 behavioral health continuum including universal access to youth
9 program and third spaces, targeted mental health interventions, and
10 support for children with intensive behavioral health needs along
11 with investments in reasonable intermediary, operational,
12 workforce, training, evaluation, cross-system coordination, data
13 sharing, and related costs that are necessary for effective, equitable,
14 and sustainable service delivery;
 - 15 (8) coordinate funding strategies with State agencies, local
16 governments, tribal governments where applicable, schools, health
17 systems, community organizations, and other youth-serving entities
18 to maximize impact and avoid duplication of effort;
 - 19 (9) enter into contracts, memoranda of understanding,
20 cooperative agreements, and other agreements necessary to carry
21 out the purposes of this act;
 - 22 (10) through the board, hire, evaluate, set the compensation of,
23 and remove an Executive Director, who shall serve at the pleasure
24 of the board and may be removed by a vote of the majority of the
25 board's voting members; and employ such additional staff as
26 necessary;
 - 27 (11) establish advisory committees or technical advisory groups
28 to provide subject matter expertise on positive youth development,
29 youth mental health, digital well-being, finance, evaluation, or other
30 matters relevant to the authority's work;
 - 31 (12) develop performance measures and outcome indicators to
32 evaluate the effectiveness of investments made from the fund;
 - 33 (13) collect, analyze, and publish data regarding fund
34 expenditures, program performance, and Statewide outcomes;
 - 35 (14) prepare and publish the annual report required pursuant to
36 this act;
 - 37 (15) adopt bylaws, policies, and procedures governing the
38 operations of the authority, including conflict of interest policies,
39 procurement standards, grant administration procedures, and
40 financial controls; and
 - 41 (16) exercise any other powers necessary to fulfill the purposes
42 of this act consistent with applicable State and federal law.
- 43 b. In carrying out its duties under this section, the authority
44 shall assign qualified allocation targets, expressed as dollar amounts
45 or percentage of projected available funds, to each category
46 identified in subsection c. of section 9 of this act. The targets shall
47 be informed by the needs assessment and gap analysis required
48 pursuant to subsection c. of section 9 of this act.

1 9. a. Within one year of the effective date of this act, and at
2 least once every five years thereafter, the authority shall adopt a
3 Statewide multi-year strategic investment plan to guide the
4 expenditure of monies from the fund.

5 b. The strategic investment plan shall establish a long-term
6 framework for investing settlement proceeds to support the mental
7 health, safety, well-being, and positive development of school-age
8 children, youth, and young adults.

9 c. The strategic investment plan shall be informed by Statewide
10 data and stakeholder engagement and shall include, at a minimum:

11 (1) a Statewide needs assessment identifying unmet behavioral
12 health and development needs of children, youth, and young adults;

13 (2) a fiscal mapping analysis identifying existing federal and
14 State funding streams supporting youth mental health and well-
15 being;

16 (3) an assessment of geographic, demographic, and population-
17 specific data on access to prevention, early intervention, treatment,
18 recovery supports, and other services;

19 (4) measurable Statewide goals and priorities for investment
20 over the planning period;

21 (5) funding strategies that balance investments across the
22 following areas:

23 (a) In Real Life Alternatives

24 (i) positive youth development programs such as before- and
25 after-school, and summer learning and enrichment programs;
26 outdoor learning, environmental education, and nature-based
27 programs; youth sports and recreation; play-based programs; arts,
28 music, and creative expression programs; culturally specific
29 programs; faith-based programs; community schools and clubs;
30 libraries; museum-based programs; and safe third spaces designed
31 for young people;

32 (ii) career, workforce, post-secondary readiness, life skills,
33 youth employment, and mentoring programs;

34 (iii) youth service, youth leadership, youth organizing, civic
35 engagement, and other youth-led initiatives; and

36 (iv) caregiver and family programs to support health and
37 trusting family adult-child relationships;

38 (b) Safe Digital Engagement

39 (i) digital citizenship education delivered in-person and digitally
40 for youth, caregivers, and youth-serving staff including youth-
41 guided curricula, programs, tools, and peer-to-peer supports; and

42 (ii) youth-led and youth-serving initiatives that advocate for safe
43 platform design and policies and elevate youth voices through
44 listening tours, youth town halls, community conversations, and
45 public awareness campaigns;

46 (c) Mental Health Services and Supports

1 (i) youth-serving professionals and educators trained on early
2 detection, screening, and referrals to care for emerging mental
3 health needs;

4 (ii) peer and near-peer delivery models to expand clinical and
5 nonclinical mental health workforce capacity;

6 (iii) community, school, and pediatric clinical and nonclinical
7 supports, including pediatric collaborative care, dyadic care, and
8 other evidence-based interventions; and

9 (iv) crisis response and community-based treatment models for
10 youth with acute needs, such as investments into the local 988
11 Suicide and Crisis Lifeline, Mobile Response and Stabilization
12 Supports, and pediatric behavioral health urgent care infrastructure;
13 and

14 (d) System-level Investments in Harm Reduction and Abatement

15 (i) investment and evaluation of intermediary, operational, and
16 workforce training systems to ensure effective equitable and
17 effective service delivery; and

18 (ii) establishment and evaluation of cross-system coordination
19 and data sharing across systems;

20 (6) strategies to ensure that fund expenditures supplement rather
21 than supplant existing public investments;

22 (7) performance measures and outcomes indicators to evaluate
23 the effectiveness of funded initiatives;

24 (8) recommendations for improving coordination among State
25 agencies, schools, health care providers, community organizations,
26 families, and other youth-serving systems; and

27 (9) any additional priorities the authority determines are
28 necessary to fulfill the purposes of this act.

29 d. In developing or updating the strategic investment plan, the
30 authority shall consult with youth, parents and caregivers,
31 educators, behavioral health providers, researchers, tribal
32 governments where applicable, community-based organizations,
33 and other stakeholders with expertise in positive youth
34 development, youth mental health, prevention, and digital well-
35 being.

36 e. Prior to adopting the strategic plan, the authority shall
37 publish a draft strategic investment plan for public comment and
38 conduct at least one public meeting to receive input.

39 f. The authority shall annually review progress toward
40 implementation of the strategic investment plan and may adopt
41 amendments as necessary to respond to emerging evidence,
42 changing Statewide needs, or new settlement revenues.

43 g. Grant awards and other expenditures from the fund shall, to
44 the maximum extent practicable, be consistent with the priorities
45 and objectives established in the strategic investment plan.

46
47 10. a. Money distributed under this act shall supplement and not
48 supplant existing federal, State, local, or private funding, and shall

1 not be used for litigation, lobbying, or to fund the general
2 administrative operations of any State agency other than the
3 authority.

4 b. The authority shall not expend fund monies to pay for, or
5 reimburse the cost of, any behavioral health service that is required
6 to be covered and reimbursed by any medical assistance program or
7 a commercial health benefit plan under applicable federal or State
8 law, including mental health parity requirements. Nothing in this
9 act shall be construed to limit, diminish, or substitute for any
10 obligation of a health benefit plan to provide coverage or
11 reimbursement for behavioral health services under applicable law.

12 c. The Department of Insurance and Banking shall coordinate
13 with the authority to ensure appropriate coverage and
14 reimbursement of behavioral health services by any health benefits
15 plans operating in the State, including by:

16 (1) identifying services funded or proposed for funding under
17 this act that are subject to a coverage or reimbursement obligation
18 under applicable law;

19 (2) referring instances of noncompliant claims denial, delay, or
20 reduction to the appropriate enforcement process; and

21 (3) advising the authority on the design of grant criteria and
22 funding priorities to avoid displacement of commercial coverage
23 obligations.

24 d. The authority shall not expend fund monies to replace,
25 reduce, or supplant federal, State, or local funding otherwise
26 available to, or required to be provided by, a local education
27 agency, public school, public charter school, or other educational
28 entity.

29 e. Nothing in this section shall be construed to limit the
30 authority's ability to fund evidence-informed positive youth
31 development, family support, or other youth-serving community-
32 based services that promote mental health and well-being but are
33 not reimbursable behavioral health services.

34

35 11. a. The authority shall submit an annual report to the
36 Governor and the Legislature by July 1 of each year, which report
37 must include:

38 (1) revenues received;

39 (2) expenditures;

40 (3) grant awards;

41 (4) geographic distribution of funding;

42 (5) funded outcomes and performance measures;

43 (6) evaluation findings;

44 (7) administrative expenditures; and

45 (8) recommendations for future investments.

46 b. The authority shall publish the report, with the underlying
47 expenditure and grant award data in a searchable and downloadable
48 format, on a publicly accessible page of the authority's website no

1 later than July 1 of each year, and shall retain each year's report and
2 data on that page for at least 10 years.

3
4 12. a. The authority may expend not more than 10 percent of
5 annual expenditures for administration, staffing, evaluation,
6 technical assistance, and operational support.

7 b. The accounts of the authority shall be independently audited
8 annually by the State Department of the Treasury.

9 c. The authority shall adopt bylaws and policies governing
10 meetings, procurement, grantmaking, conflicts of interest, and
11 financial management.

12
13 13. Meetings of the board shall be subject to applicable open
14 meetings and public records laws.

15
16 14. a. The Legislature shall conduct a comprehensive review of
17 the authority's structure, governance, and performance not later
18 than one year, or earlier as required by the applicable settlement
19 agreement, after the effective date of this act, and at least once
20 every three years thereafter, or earlier as required by the applicable
21 settlement agreement.

22 b. This section does not terminate the authority, the fund, or
23 any obligation arising under a settlement agreement absent
24 affirmative legislative action.

25
26 15. If any provision of this act, or the application of any person
27 or circumstance, is held invalid, the invalidity does not affect other
28 provisions or applications of this act that can be given effect
29 without the invalid provision or application, and to this end and the
30 provisions of this act are severable.

31
32 16. This act shall take effect immediately.

33
34
35 STATEMENT

36
37 This bill establishes an independent Youth Well-Being and
38 Digital Accountability Fund to hold settlement proceeds and invest
39 the proceeds in evidence-informed programs that measurably
40 prevent, mitigate, and remediate harms associated with digital
41 technologies; support the mental health, safety, well-being, and
42 positive development of school-age children, youth, and young
43 adults; promote off-screen connection, resilience, trusted adult and
44 peer relationships, and other protective factors; and provide
45 treatment, early intervention, and recovery supports for children,
46 youth, and young adults with diagnosed or emergency mental health
47 conditions.

1 The bill also establishes an authority governed by an independent
2 board, which would be responsible for the administration of the
3 monies in the fund. The members of the board would be appointed
4 variously by the Governor, President of the Senate, Speaker of the
5 House, the Attorney General, and by the commissioners or heads of
6 various executive agencies.

7 The authority would have the power to administer and manage
8 the monies in the fund, conduct Statewide needs assessments,
9 establish funding priorities, grantmaking policies, investment
10 strategies, coordinate funding strategies across executive agencies,
11 and establish advisory committees. The authority would also be
12 required to release an annual report to the Legislature and the
13 Governor regarding the revenues received, expenditures, grant
14 awards, geographic distribution of funding, funded outcomes and
15 performance measures, evaluation findings, administrative
16 expenses, and recommendation for future investments. The report
17 would be required to be publicly published on the authority's
18 Internet webpage and must remain published and public for at least
19 10 years.